

**Financial Privacy Study
Public Comment Matrix**

#	Date Received	From	Summary	# of Pages
1	9-25-00	Joan Z. Bernstein Director of Consumer Protection Federal Trade Commision	The disclosure or sale of sensitive debtor information facilitates identity theft, violates trustee's fiduciary duties, and contravenes applicable law.	11
2	9-24-00	James I. Shepard	Electronic filing and internet access to debtor data are absolute necessities.	1
3	9-22-00	Ronald L. Plesser Piper Marbury Rudnick & Wolfe LLP	The openness of the public record is consistent with historical privacy interests. Computerization has democratized access to court record information.	6
4	9-22-00	Noah J. Hanft Senior Vice President MasterCard International	Debtors should receive notice that judicial records must be available to the public. Trade secrets, defamatory, or sensitive information could be protected on a case-by-case basis.	6
5	9-22-00	Robert F. McKew Vice President and General Counsel American Financial Services Association	Increased bankruptcy record access increases the system's efficiency. Information restrictions would be costly and unconstitutional. Debtors must sacrifice some privacy to enjoy bankruptcy's extraordinary remedies.	17
6	9-22-00	Aimee Campin Director of Regulatory Affairs Iowa Credit Union League	Establish information restrictions for general public but not for creditors who need the information to make solid business decisions.	3
7	9-22-00	Deirdre Mulligan Staff Counsel Center for Democracy and Technology	Improved technology should increase public review and oversight. Thoughtful information policy should prevent inappropriate disclosures. Use 1973 Code of Information Practices (HEW) as a guide.	7

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8	9-22-00	John F. Kozlowski General Counsel Ohio Credit Union League	All bankruptcy case information should not be publicly accessible and trustees should not market bankruptcy information.	5
9	9-22-00	Jeffrey Bloch Assistant General Counsel Credit Union National Association	Creditor's need for information clearly outweighs debtor's potential loss of privacy. ID thieves are generally not interested in debtors.	4
10	9-22-00	J. Michael de Janes General Counsel Choicepoint, Inc.	Continued access to public records including bankruptcy filings is important for the greater good.	7
11	9-22-00	Richard Blumenthal Attorney General Connecticut	Internet access to bankruptcy records saves time and money, but debtors' privacy must be protected.	2
12	9-22-00	S.E. Kurlansky sekurl@hotmail.com	There should be a separate personal ID number made public without violating individual privacy.	1
13	9-22-00	Mary Jeffrey, Esquire mejeffrey.esq@juno. com	Protect the confidentiality of the victims of domestic abuse. Create a lock box system for receiving mail.	1
14	9-22-00	Marcia Z. Sullivan Director, Government Relations Consumer Bankers Association	Should continue to make bankruptcy information publicly available because of common law tradition, constitutional guarantees, and practical realities.	5
15	9-20-00	Patrick M. Frawley Director, Regulatory Relations Bank of America	Technology increases public access to bankruptcy information and improves bankruptcy case administration.	3

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16	9-18-00	Beth Givens Director Privacy Rights Clearing House	Starting point is Fair Information Principles (FIP): collection limitation, data quality, purpose specification, use limitation, security, openness (notice), individual participation, and accountability.	10
17	9-18-00	Elizabeth Costello UAW Legal Services	Put bankruptcy information on the web. Protect privacy with passwords and access tracking.	1
18	9-18-00	Russell R. Clark President New Jersey Credit Union League	Internet changes analysis - makes local bankruptcy information available worldwide. Vulnerable debtors need protection.	2
19	9-15-00	Sharman A. McCarvel sharmanmccarvel@jun o. com	Like storage cubicles improve a child's sense of security in daycare, privacy protection in this internet age support our constitutional right to be secure in our private property.	1
20	9-15-00	Mary Jo Obee Chief Deputy Clerk USBC-W.D. Okla.	Do we strip bankruptcy data of personal identifiers and provide broad public access or limit access to parties in interest?	9
21	9-13-00	John Binns	Abuse of court records openness is one small price of freedom.	1
22	9-12-00	W.A. Earner, Jr. Navy Federal Credit Union	Improve access to financial information in bankruptcy cases. The public's right to know outweighs the debtor's expectations for traditional views of the right to privacy.	2
23	9-8-00	James R. Silkensen Executive Vice President NJ League Community & Savings Bankers	General Policy - protect non-public, personal information, but a bank as a party to a bankruptcy needs full access to pursue its claim.	1

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24	9-8-00	Stuart K. Pratt Vice President Government Relations Associated Credit Bureaus, Inc.	The credit reporting industry gathers essential data from bankruptcy records and must have access to ensure its accuracy. Credit Bureaus are governed by the Fair Credit Reporting Act (915 U.S.C. 1681) which protects the confidentiality of case information.	2
25	9-8-00	Professor Karen Gross New York Law School	Revisit Section 107 and define "public", reassess what data we should collect, assess how non-bankruptcy law privacy protections are impaired by wide access to bankruptcy files. Why hold the system hostage to data access costs?	7
26	9-8-00	Beth L. Climo Managing Director American Bankers Association	New information technology making bankruptcy data more accessible substantially improves the bankruptcy process. The extraordinary legal relief includes an inherent privacy loss in the public judicial process - give debtors clear notice of privacy loss.	9
27	9-8-00	Charlotte M. Bahin Director of Regulatory Affairs Senior Regulatory Counsel	Community bankers need full access to all of the information in the public and non-public file.	5
28	9-7-00	Brian K. Long National Group President Dolan Media Company	Currently bankruptcy laws adequately balance private and public interests. Law changes would increase creditor costs, raise interest rates, and reduce debtor protection.	5

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29	9-7-00	Russell W. Schrader Senior Vice President and Assistant General Counsel Visa U.S.A. Inc.	Electronic collection and dissemination benefits both creditors and debtors - potential adverse effect is inherently LESS in the bankruptcy context than when individual is solvent.	4
30	9-7-00	Richard Harris Manager Specialized Investigations	Oppose any restrictions on the public's access to bankruptcy information.	1
31	9-4-00	Jay D. Lagree	Only parties in interest should have access to bankruptcy records and that information should not be disclosed without the debtor's permission.	1
32	9-2-00	Steve & Liz Ziegler	No public access, but limited access to those who need to know, and apply definite security measures.	1
33	8-29-00	Paula M. Sumimoto Training and Compliance Coordinator University of Hawaii Federal Credit Union	Consumer privacy is a concern but the bankruptcy system needs public information for accuracy and accountability.	2
34	8-21-00	Sharman McCarvel	Massive collection of social security numbers by computer is a national security issue and could cause a serious disaster. "Let's clothe the naked here. And only expose that which is essentially necessary - not everything. OK?"	2

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35	8-21-00	William E. Fason Owner/Manager Office of Judgement Enforcement	Oppose any restrictions on the public's access to bankruptcy information.	1
36	8-4-00	Mary Jo Obee Chief Deputy Clerk USBC-W.D. Okla.	Article - "Privacy in the Federal Bankruptcy Courts" - concerned about disclosing social security numbers and other personally identifiable private information. Notre Dame Journal of Law, Summer 2000.	73
37	7-28-00	Michael Wilson mwilson@abserv.org	Make data available but remove identifiers.	1
	Received After Deadline			
38	9-28-00	Karen Cordry National Association of Attorneys General	Object to debtor's (toysmart.com) proposed sale of personal customer information.	82
39	9-28-00	Bev Williams	Bankruptcy is a privelege not a right. Creditors must have access to bankruptcy information to prevent debtor fraud and abuse.	1
40	9-29-00	Norma Hammes National Association of Consumer Bankruptcy Attorneys	Serious penalties should be imposed on those who disseminate sensitive bankruptcy information to anyone except a party in interest.	7

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41	10-2-00	Kevin Anderson National Data Center	Only distribute appropriate bankruptcy information to parties in interest, and provide adequate safeguards to prevent violations of a debtor's "reasonable privacy interests."	10